



Attorney Docket No. 62941.002018  
(formerly 64243.000018)  
Customer No. 27682

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re US Patent Application of: )  
Merrill Brooks SMITH )  
Serial No.: 10/712,182 ) Group Art Unit: 2876  
Filing Date: November 13, 2003 ) Examiner: A. Trail  
Title: KEYCARD FOR AUTOMATING )  
TRANSACTION REQUESTS )

**MAIL STOP AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT UNDER 37 C.F.R. §1.111**

Sir:

In response to the non-final Office Action mailed February 9, 2006 ("Office Action"),  
Applicant respectfully submits this Amendment and Response under 37 CFR §1.111.

**Amendment to the claims** begins on page 2 of this paper.

**Remarks** begin on page 12 of this paper.